



MISSOURI STATE EMERGENCY MANAGEMENT AGENCY

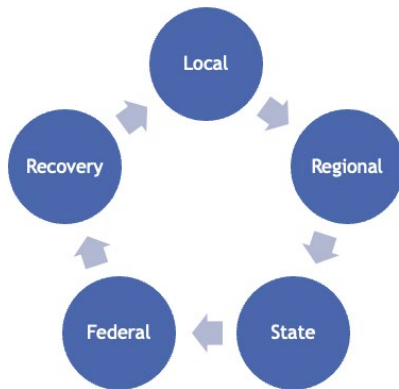
Disasters Happen: Now What?

SEMA and the State's Roles in Emergency Response and Recovery



Event Trajectory

All disasters begin and end locally



From January 2020 to July 2025, Missouri received 13 **federal major disaster declarations** and experienced numerous other non-declared weather events and emergencies. All disasters begin and end locally, and many emergency management directors and government officials have experienced one or more in their community. When an emergency exceeds a local jurisdiction's capability to respond, assistance is requested from state government. The **Missouri State Emergency Management Agency (SEMA)** is the state's primary

coordinating agency for disasters requiring state, federal and nongovernmental assistance and provides local officials with the support and resources needed to respond and recover.

STATE EMERGENCY OPERATIONS CENTER

The focal point for all state response coordination is the **Missouri State Emergency Operations Center (SEOC)** at SEMA's headquarters in the Ike Skelton Training Site just east of Jefferson City. If conditions warrant, the SEOC will be activated and staffed by SEMA personnel, state agency emergency support functions (ESFs), and various nongovernmental and private sector partners. These partners report to the SEOC to assist with coordination depending on the scope and scale of the incident and support requested by local governments. SEMA assesses the potential needs of an incident and activates to the level necessary to effectively manage response efforts. There are four activation levels of the SEOC.



Level 4: Enhanced Monitoring: Lowest SEOC activation. Requires SEMA staff in support functions only, with specified partner agencies providing additional support from their headquarters.



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Level 3: Partial Activation: Moderate SEOC activation. Requires state command staff and basic support functions, such as planning and logistics, and specified state agencies, depending on the threat.



Level 2: Full Activation: Full SEOC activation. Requires state command staff, full ESF staffing, state agencies and state-level partners and necessary additional technical expertise. Does not include FEMA staffing.



Level 1: Full State/Federal Response: Maximum SEOC activation. Requires state command staff, full staffing of all ESFs, state agencies, and state-level partners, plus integration of FEMA personnel to coordinate federal resources and support.

FEDERAL MAJOR DISASTER DECLARATIONS

While a Missouri Governor may declare a State of Emergency through an Executive Order, there is no provision for a Missouri Governor to make a disaster declaration. There are two main types of federal major disaster declarations: **Public Assistance** and **Individual Assistance**. Each type of federal disaster requires a request from a state governor for a large-scale emergency for which a State of Emergency has been declared. In larger scale disasters, a state may receive both types of disaster declarations, but that is not always the case. Public Assistance declarations are more common than Individual Assistance declarations.



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PUBLIC ASSISTANCE

Provides supplemental grants to **state, tribal, territorial, and local governments, and certain types of private non-profits** so that communities can quickly respond to and recover from major disasters or emergencies.

Public Assistance Projects Examples



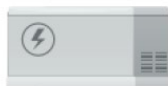
Restoration of buildings & equipment such as schools, hospitals, & facilities providing community services



Restoration of damaged roads and bridges



Debris removal from obstructed public roadways and infrastructure



Repair of public utilities and water systems

Public Assistance

The Federal Emergency Management Agency (FEMA) Public Assistance program provides federal grants to eligible public entities for the repair and restoration of damaged roads, bridges and other public infrastructure in federally declared disaster areas. These expenses included emergency protective measures or response costs as a direct result of the disaster. Public entities include municipal and county governments, school districts, state agencies and certain nonprofit organizations, including electric cooperatives. SEMA's Recovery Division administers these funds and assists applicants throughout the process. Public Assistance grants are generally provided on a cost-share basis of 75% federal, 10% state and 15% local.

[Learn more about Public Assistance on SEMA's website](#) or [FEMA's website](#).

INDIVIDUAL ASSISTANCE

Provides FEMA assistance directly to eligible individuals and families affected by a disaster, who have uninsured or under-insured necessary expenses and serious needs. **It is not a substitute for insurance and cannot compensate for all losses caused by a disaster.** The assistance is intended to meet your basic needs and supplement disaster recovery efforts.

Individual Assistance May Include



Renting temporary housing



Repairing uninsured or underinsured homes



Other disaster-caused expenses and serious needs, such as repair or replacement of personal property & vehicles, or funds for moving and storage, medical, dental, child care, funeral, and other miscellaneous items.

Individual Assistance

FEMA's Individual Assistance program provides direct financial support to eligible individuals and households affected by a disaster who have uninsured or under-insured necessary expenses and serious needs. Individual Assistance is intended to meet basic needs and supplement disaster recovery efforts. It is not a substitute for insurance and cannot compensate for all losses caused by a disaster or restore property to its previous condition. FEMA pays the vast majority of IA expenses, including 100% of the **Housing Assistance** category, which includes funds for temporary housing, basic housing repairs and other qualifying expenses. SEMA pays a 25% cost-share for the **Other Needs**



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Assistance category, which includes assistance for repair or replacement of damaged belongings or vehicles, moving and storage, childcare, medical bills and funeral expenses.

4 Ways to Apply for Disaster Assistance

Online	Call	Download	At a FEMA Disaster Recovery Center
DisasterAssistance.gov	800-621-3362	FEMA App	FEMA.gov/drc

Have this information ready:

- Social Security number (one per household)
- Address of the damaged home or apartment
- Description of the damage
- Insurance coverage information
- Phone number
- Mailing address
- Bank account information

After an IA declaration has been granted, individuals can apply for assistance one of four ways: online at disasterassistance.gov, by calling FEMA's toll-free application line at 1-800-621-FEMA (3362) usually from 7 a.m. to 10 p.m. seven days a week, via FEMA's mobile app, or at a FEMA Disaster Recovery Center. The faster Missourians register with FEMA, the faster they may

be able to receive assistance. Impacted individuals are encouraged to document losses, photograph damage and retain receipts. They should file a damage claim with their insurer as soon as possible. By law, FEMA is not allowed to duplicate insurance payments and will ask for insurance documentation.

[Learn more about Individual Assistance.](#)

Low-interest disaster loans are also available after a disaster for homeowners and renters from the **U.S. Small Business Administration (SBA)** to cover uninsured property losses. Loans may be available for repair or replacement of homes, automobiles, clothing, or other damaged personal property. SBA loans are available to businesses for property loss and economic injury. Businesses can visit sba.gov or call 1-800-569-2955.

DAMAGE ASSESSMENTS AND THE DISASTER DECLARATION PROCESS

In order for the president to declare a federal major disaster and a county to be included, two things must happen. First, Missouri as a whole must meet FEMA's minimum threshold for the state in public infrastructure damage and emergency response costs for **Public Assistance**, which is currently just over **\$11.6 million**. FEMA considers a number of factors when evaluating a PA disaster declaration request, including estimated cost of the assistance, localized impacts, insurance coverage, hazard mitigation, recent disasters and other federal assistance programs. Second, to be included in a disaster declaration, a county must reach its minimum share of the state threshold, which is based on the county's population and per capita impact indicator set by FEMA.

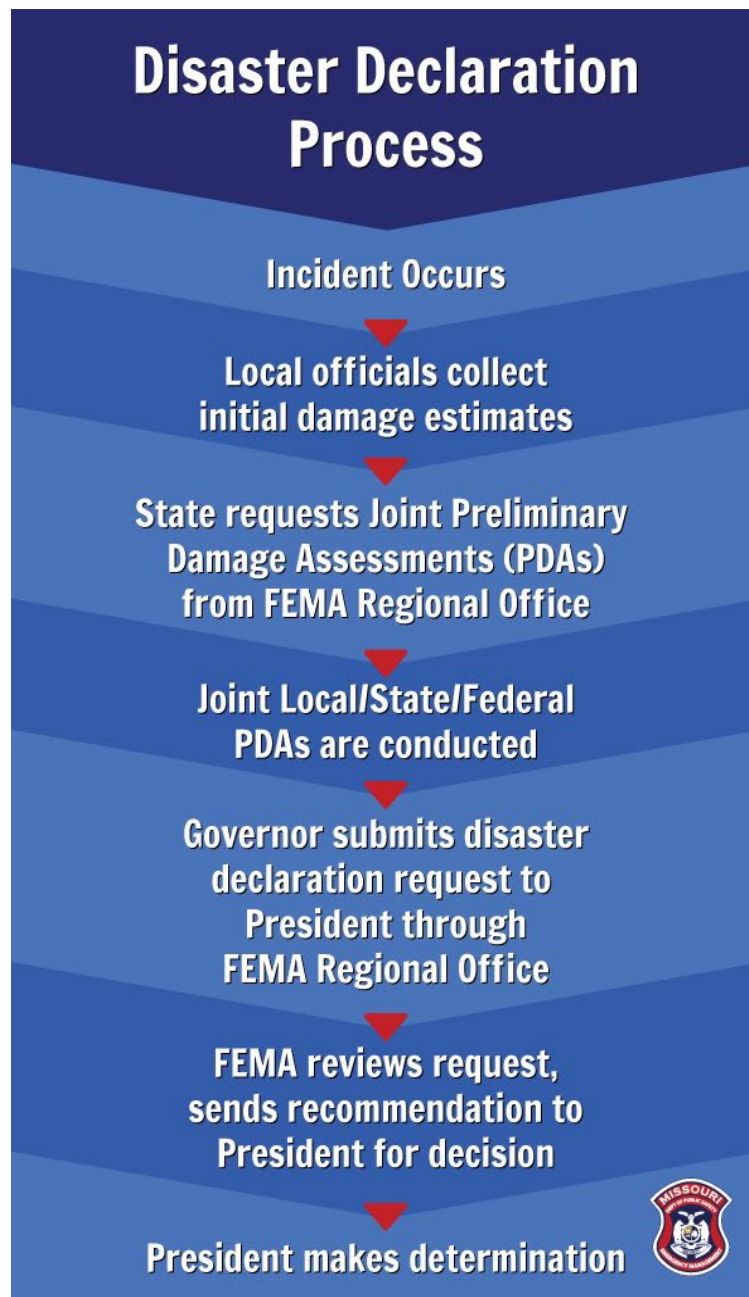
The level of destruction for Missouri to receive a federal major disaster declaration for **Individual Assistance** is not as simple. FEMA does not have specific thresholds for evaluating an IA disaster declaration request. FEMA compares the estimated cost to deliver IA to the state's total taxable resources. Several factors are considered, including state fiscal capacity and resource availability; uninsured home and personal property losses; disaster-impacted population profile; impact to community infrastructure; casualties; and disaster-related unemployment. This is to ensure all states are evaluated equally when a disaster declaration has been requested. Every



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disaster is unique, and the amount of assistance available to eligible applicants depends on a number of factors.

Before any type of federal assistance can be requested, the Missouri Governor must have also declared a State of Emergency. Below is a step-by-step look at the disaster declaration process. This is also outlined on [SEMA's website](#).



Incident Occurs

When a severe weather event, flooding, major winter storm, or some other large-scale event occurs, it can lead to overwhelming damage and high emergency response and recovery costs. Local governments may seek state assistance in responding and recovering from the emergency.

State of Emergency Declaration

Based on local requests for assistance or the likelihood that such requests will be forthcoming, the Governor may issue an Executive Order declaring a State of Emergency. This allows state agencies to provide direct assistance to local governments and also allows the Governor to waive certain rules and regulations – such as weight limits on trucks or rest hours for truckers transporting vital materials – to speed response and recovery efforts.

Initial Damage Assessments

In anticipation of potentially seeking federal assistance, local emergency managers and SEMA regional coordinators survey damage and tally the initial estimated cost. Public Assistance teams assess disaster damage to

public infrastructure like roads, bridges and schools as well as certain nonprofit entities.



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Individual Assistance teams assess damage to homes and personal property. Teams will not visit every residence – the assessments are meant to get a broad overview of damage.

Joint Preliminary Damage Assessments

When local damage assessments indicate there is damage significant enough to likely qualify for federal assistance, Missouri can request joint Preliminary Damage Assessments (PDAs). Joint PDAs are conducted by representatives from FEMA, SEMA, the U.S. Small Business Administration and local emergency management officials. The teams jointly review and verify documented damage to determine what type of federal assistance can be requested (Public Assistance, Individual Assistance or both).

Requesting a Federal Major Disaster Declaration

If joint damage assessment totals for all the counties affected together meet FEMA's damage and emergency response cost threshold for Missouri, the Governor can request a federal major disaster declaration from the president. The request is submitted through FEMA Region VII in Kansas City.

FEMA Review and Recommendation

The FEMA regional office reviews the Governor's request, makes a recommendation and submits the request to FEMA headquarters and the U.S. Department of Homeland Security in Washington, D.C.

Presidential Determination

Following all reviews and recommendations, the president makes the decision on the Governor's request for a major disaster declaration.

FEMA HAZARD MITIGATION ASSISTANCE

Hazard Mitigation Grant Program (HMGP)

Hazard Mitigation Grant Program (HMGP) funding is available when it is authorized through a Presidential Major Disaster Declaration. HMGP funding is provided to SLTT governments for post-disaster rebuilding efforts that reduce future disaster losses.



If a major federal disaster declaration is granted, the president may also authorize hazard mitigation funding statewide through FEMA's Hazard Mitigation Grant Program (HMGP), which assists with cost-effective measures to reduce the potential for loss of life and future damage to public infrastructure as a result of natural disasters. HMGP is awarded post-disaster with a cost share of 75% federal and 25% local. The funding ceiling limit for an HMGP grant is calculated at 20% of the total estimated federal assistance for a major disaster declaration.



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Missouri is **one of only 16 states** to receive “Enhanced Mitigation Status” at the 20% level rather than the 15% level for a Standard Mitigation Plan. The enhanced mitigation designation recognizes Missouri as a proactive leader in implementing a comprehensive statewide program and must be renewed with a FEMA-approved State Hazard Mitigation Plan every five years.

[Learn more about hazard mitigation.](#)

SEMA EMERGENCY HUMAN SERVICES

SEMA’s Emergency Human Services (EHS) section supports disaster response and recovery efforts by coordinating with faith-based and non-governmental voluntary organizations immediately after a disaster or often while it is still unfolding. This is vitally important assistance since it generally takes weeks before FEMA Individual Assistance reaches disaster survivors. These organizations are an essential part of the state’s disaster response and recovery model and work together to address immediate needs such as sheltering and mass feeding operations as well as longer-term needs like housing; infrastructure; community and economic development; and case management. Following an event, SEMA’s EHS team coordinates with volunteer partners and other state and local agencies to host **Multi-Agency Resource Centers (MARC)** to assist disaster survivors. MARCs are one-stop shops that pull together recovery resources and support services in communities impacted by disasters, including cleaning supplies, insurance information, food stamp replacement, emergency financial assistance, legal services and more. Childcare is often provided at these MARCs so families can focus on obtaining the resources they need.

[Learn more about SEMA EHS.](#)

RESOURCE MANAGEMENT AND REQUESTS FOR ASSISTANCE

SEMA has **10 Regional Coordinators** assigned to each of the nine regions in the state with two serving the St. Louis area (one urban and one rural). Regional Coordinators work with local emergency managers before, during and after an event and serve as a liaison to the State Emergency Operations Center to help identify needs, coordinate resources and fulfill requests for assistance. Requests for assistance vary depending on the nature of the event but may include generators; light towers; emergency supplies; personnel; law enforcement or fire support; etc. If a local official identifies unmet needs within their communities, it’s important that this be communicated to the local emergency management director who can help route these requests through to SEMA. SEMA utilizes an online platform called WebEOC for information sharing and resource request tracking during emergencies, significant events and daily operations. State and local response partners use WebEOC to report conditions, needs and requests for assistance, which SEMA monitors on a constant basis to maintain a common operating picture and real-time situational awareness of events affecting the state.